B1 (Official Form 1) 1108-17041 Doc 1 Filed 07/01/08 Entered 07/01/08 12:25:21 Desc Main United States Bankrupt Pourt Page 1 of 33 Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Ross, Ingrid All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3502 Grass Lake Drive Joliet, IL ZIP CODE 60435 ZIP CODE County of Residence or of the Principal Place of Business Will County County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankraptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for **⊡** Individual (includes Joint Debtors) Ō Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. H U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity Debts are primarily consumer (Check box, if applicable.) Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one hox: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. V Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П П 1-49 50-99 100-199 200-999 1,000-5,001-10.001-25,001-50.001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets  $\Box$ П 13 50 to \$50,001 to \$100,001 to \$1,000,001 \$500,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities V п П

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to \$50

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to \$1 billion

More than

\$1 billion

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Voluntary Petition  (This page must be completed and filed in every case.)	Ross, Ingrid	
All Prior Bankruptcy Cases Filed Within Last 8		)
Location Where Filed: 219 S. Dearborn, Chicago, IL 60604	Case Number: 05-03268	Date Filed: 02/02/2005
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Sponse, Partner, or Aft Name of Debtor		
	Case Number:	Date Filed:
Northern District of Illinois	Relationship:	Judge:
Exhibit A	Exhibit B (To be completed if debtor	is an individual
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and	whose debts are primarily of	onsumer debts.)
10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the	e foregoing petition, declare that I
	have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code	may proceed under chapter 7, 11,
	available under each such chapter. I further	certify that I have delivered to the
_	debtor the notice required by 11 U.S.C. § 342	(b).
Exhibit A is attached and made a part of this petition.	X N/A Signature of Attorney for Debtor(s) (	Date)
		Date
Exhibi		
Does the debtor own or have possession of any property that poses or is alleged to pos-	e a threat of imminent and identifiable harm to pu	iblic health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
No.		
Exhib	it D	
(To be completed by every individual debtor. If a joint petition is file	ed, each spouse must complete and attac	ch a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and	made a part of this petition.	
If this is a joint petition:		:
•		:
Exhibit D also completed and signed by the joint debtor is att	ached and made a part of this petition.	
Information Regarding	the Debtor - Venue	
(Check any appl  Debtor has been domiciled or has had a residence, principal place of	icable box.)	180 dave immediately
preceding the date of this petition or for a longer part of such 180 da	sys than in any other District.	100 talys miniculately
There is a bankruptcy case concerning debtor's affiliate, general par	tner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but	e of business or principal assets in the United States a defendant in an action or proceeding line for	ates in this District, or
this District, or the interests of the parties will be served in regard to	the relief sought in this District.	uciai oi siaic court jiii
Certification by a Debtor Who Resides	s a Tenant of Residential Property	
(Check all applie		
Landlord has a judgment against the debtor for possession of deb	tor's residence. (If box checked, complete the fo	llowing.)
	(Name of landlord that obtained judgment)	
	, and the second property	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	circumstances under which the debtor would be on, after the judgment for possession was entered	permitted to cure the I, and
Debtor has included with this petition the deposit with the court of filing of the petition.		
Debtor certifies that he/she has served the Landlord with this cert	fication (11 U.S.C. 8.362(f))	

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Voluntary Petition	Page 3
(This page must be completed and filed in every case.)	Name of Debtor(s):
	Ross, Ingrid
	gastures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	order granting recognition of the foreign main proceeding is attached.
Signature of Debool  X N/A	(Signature of Foreign Representative)
Signature of Joint Debtor 815-690-6187 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
06/30/2008 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X N/A Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and (3) if rules or
Firm Name Address	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	N/A Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debter (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x <u>N/A</u>
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X	partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	$L_{i}$ , $L_{i}$
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6 Declaration (Official F	orm 6 - Declaret	ion) (12/07).

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In re	Ross, Ingrid	 •
	Debtor	Ī

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULI
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# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing	ing summary and schedules, consisting of $\mathcal{L}$ sheets, and that they are true and correct to the best of
my knowledge, information, and belief.	
30/00/0000	$() \cdot () \mathcal{D}$
Date 06/30/2008	Signature:
	O Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF N	ON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 110)
the debter with a copy of this document and the notices and information	on preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided on required under II U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been or services chargeable by benkruptcy petition preparers, I have given the debtor notice of the maximum sting any fee from the debtor, as required by that section.
n/a	, ,
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
If the bankrupicy petition preparer is not an individual, state the name who signs this document.	e, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Andress	
X	Date
Names and Social Security numbers of all other individuals rule	
	red or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
lf more than one person prepared this document, attach additional sig	ned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title $18$ U.S.C. § 156.	e 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	123 CAT ON BEHALF OF A CORTORATION OR FARTNERSHIP
I, the[the presiden	t or other officer or an authorized agent of the corporation or a member or an authorized agent of the
partnership of the [co	proporation of partnership I named as debtor in this case, declare under negative of periusy that I have
knowledge, information, and belief.	eets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
(An individual signing on behalf of a partnership or corporation m	rust indicate position or relationship to debtor.]
Penalty for making a false statement or concealing property: Fine	

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

Northern District of Illinois

Ross, Ingrid	Case No.
Debtor	
	Chapter 13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 265,000.00		
B - Personal Property	Yes	3	\$ 23,225.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 278,572.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 2,357.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 11,055.00	
G - Executory Contracts and Unexpired Leases	No	0			
H - Codebtors	No	0			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,485.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$ 3,243.00
Т	OTAL	16	\$ 288,225.00	\$ 291,984.00	

B 6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

Northern District of Illinois

In re Ross, Ingrid , Debtor	Case No.
	Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	lount
Domestic Support Obligations (from Schedule E)	s	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	2,357.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s	0.00
TOTAL	s	2,357.00

### State the following:

Average Income (from Schedule I, Line 16)	s	4,485.00
Average Expenses (from Schedule J, Line 18)	s	3,493.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ :	7602

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,357.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 11,055.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 11,055.00

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In re	Ross, Ingrid	<b>,</b>	Case No.
	Debtor		(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

		LE .		
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, YOUNT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Home - 3502 Grass Lake Dr, Joliet, IL 60435	Primary Residence		265,000.00	262703
	Tota		265,000.00	

(Report also on Summary of Schedules.)

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In re	Ross, Ingrid	Case No.
	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITH, YOURT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		3502 Grass Lake Dr, Joliet, IL 60435		50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America		500.00
Security deposits with public utilities, telephone companies, land-lords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS/FURNITURE @ 3502 Grass Lake Dr, Joliet, IL 60435		1,100.00
Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel,		Clothes @3502 Grass Lake Dr, Joliet, Il 60435		500.00
7. Furs and jewelry.	х			
Firearms and sports, photo- graphic, and other hobby equipment.	x			
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HARBAND, WITE, JOHN, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Interest in 401K Profit Sharing Plan		1,075.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
<ol> <li>Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> </ol>	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

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Debtor

In re Ross, Ingrid

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Case No	
	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOHN, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Patents, copyrights, and other intellectual property. Give particulars.     Licenses, franchises, and other general	х			
intangibles. Give particulars.  24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.  26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.	x x x	2006 Chevrolet Cobalt @ 3502 Grass Lake Dr 2006 Chevrolet Malibu @ 3502 Grass Lake Dr		20,000.00
30. Inventory.	x			
<ul><li>31. Animals.</li><li>32. Crops - growing or harvested.</li><li>Give particulars.</li></ul>				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.				
		O continuation sheets attached Total	> [	\$ 23,225.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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ln re	Ross, Ingrid ,	Case No.
	Debtor	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) □ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods/Fumiture	Bankruptcy Code 522 (d)	1,100.00	1,100.00
Wearing Apparel	Bankruptcy Code 522 (d)	500.00	500.00
Child Support for daughter	Bankruptcy Code 522 (d)	3,000.00	3,000.00

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In re Ross, Ingrid ,	Case No.
Debtor	(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS UNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT MAILING ADDRESS CODEBTOR INCURRED, WITHOUT DISPUTED PORTION, IF INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO.143186802 8/14/06 Countrywide Mortgage Co 1st Mortgage 400 Countrywide Way Single Family 202,974.00 Simi Valley, CA 93065 Home VALUE \$ 265,000.00 ACCOUNT NO.30250856 8/14/06 Litton Loan Servicing 2nd Mortgage 4828 Loop Central Dr Single Family 59,729.00 Houston, TX 77081 Home VALUE \$265,000,00 ACCOUNT NO.4854984 8/17/2006 Capital One Auto Finance 2006 Chevrolet P O Box 260848 Cobatt 15,869.00 Plano, TX 75026-0848 VALUE \$ 8.000.00 Subtotal > 1 continuation sheets \$ \$ attached (Total of this page) 278,572.00 Total ▶ \$ (Use only on last page) (Report also on Summary of (If applicable, report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

B 6D	(Official	Form	6D) (	(12/07)	- Cont
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In re Ross, Ingrid ,	Case No.
Debtor	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIN WITHOUT DEDUCTING VALUI OF COLLATERAL	PORTION, 1F
GMAC P O Box 380902 Bloomington, MN 55438-0902			2006 Chevrolet Malibu  VALUE \$ 12,000.00				12,195.00	
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE\$					
ACCOUNT NO.			VALUE \$					
theet noof1continual heets attached to Schedule of creditors Holding Secured	tion		VALUE \$ Subtotal (s)▶ (Total(s) of this page)				\$ 12,195.00	\$
WHILE			Total(s) ► (Use only on last page)			L.	\$ 290,767.00 (Report also on Summary of Schedules.)	\$ (If applicable, report also on Statistical Summary of Certain

of Certain Liabilities and Related Data.) 2

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B 6E (Official Form 6E) (12/07)

In re Ross, Ingrid	Case No.
Debtor	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Entered 07/01/08 12:25:21 Desc Main Case 08-17041 Doc 1 Filed 07/01/08 Document Page 15 of 33 B 6E (Official Form 6E) (12/07) - Cont. In re Ross, Ingrid Case No. Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

# Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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	De	btor	(if known)	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							туре от гионцу в	oi Ciannis Listed	OR ADIS SECCE
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOHN, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF
Account No. 340663327			12/31/2005						
IRS P O Box 970024 St. Louis, MO 63197			Federal Tax				2,357.00	2,357.00	0.00
Account No.									
Account No.								-70' <u>-</u>	
Account No.									
Sheet no. 1 of 1 continuation sheets Creditors Holding Priority Claims	attached	to Schedule			ibtotals this pag		\$ 2,357.00	\$ 2,357.00	
Totals of this page  (Totals of this page)  Total  (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							s 2,357.00		
			(Use only on last page of the Schedule E. If applicable, no the Statistical Summary of C Liabilities and Related Data	e comp eport al Certain	Totals leted lso on	>		\$ 2,357.00	\$

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Ross, Ingrid	Case No.	
Debtor	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT **INCURRED AND CLAIM** INCLUDING ZIP CODE. DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NOSS**E 98300244678**0 7/2007 - Extension of Credit - Credit Card Tribute 822.00 P O Box 105555 Atlanta, GA 30348 ACCOUNT NO 44683 2006279274 7/2007 - Extension of Credit - Credit Card Salute 360.00 P O Box 105555 Atlanta, GA 30348 ACCOUNT NO. 6739300 5/2007 - Extension of Credit - Credit Card for Echelon Recovery Inc. **HSBC** 1,202.00 P O Box 1880 Voorhees, NJ 08043 ACCOUNT NO.4 063600 18703945 2/23/2006 - Extension of Credit - Credit Card Aspire Card 366.00 P O Box 105555 Atlanta, GA 30348 Subtotal> \$ 2,750.00 \_continuation sheets attached \$ Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Debtor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	T					T		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AN	MOUNT OF CLAIM
ACCOUNT NOTING 236266773166 Capital One P O Box 30285 Salt Lake City, UT 84130			7/21/2006 - Extension of Credit - Credit Card					2,158.00
ACCOUNT NO 4239 (DIDIZ77790) First National Bank P O Box 5097 Sioux Falls, SD 57117			6/2006 - Extension of Credit - Credit Card					408.00
Merchants Credit Guide Co 233 W Jackson Blvd Chicago, IL 60606			12/21/07 - Medical Treatment - Hospital Care					960.00
ACCOUNT NO. 3521  Credit Managment LP 4200 International Pkway Carrollton, TX 75007			10/01/2007 - Utility Services					210.00
ACCOUNT No. 7299  Keynote Consulting 220 W Campus Dr, Ste. 102 Arlington Heights, IL 60004			7/25/07 - Medical Treatment - Dental Care					379.00
Sheet no. 1 of 3 continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims	ets attac	hed		<b>.</b>	Subto	tal➤	\$	4,115.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$	

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	Debtor		(if known)	~

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 807122			05/02/2007 - Medical		12		
Merchants Credit Co 223 W Jackson Blvd Chicago, IL 60606			Treatment - Edward Hospital				457.00
ACCOUNT NO. 9615			02/2007 - Medical				
Illinois Collection Services 8231 185th St 100 Tinley Park, IL 60487			Treatment - Dental Care				187.00
ACCOUNT NO. 9297 & 9299			09/2006 - Medical				
Illinois Collection Services 8231 185th St. 100 Tinley Park, IL 60487			Treatment - Tinley Woods Surgical Center				427.00
ACCOUNT NO. 806216			08/03/2006 - Medical				
Merchants Credit 223 W. Jackson Blvd Chicago, IL 60606			Treatment - Hinsdale hospital				219.00
ACCOUNT NO. 806216			08/03/2006 - Medical		1		
Merchants Credit 223 W Jackson Blv Chicago, IL 60606			Treatment - Hinsdale Hospital				139.00
Sheet no. 2 of 3 continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets attac	hed			Subto	otal⊁	s 1,429.00
Total►  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						s	

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ln re	Ross, Ingrid	 Case No.	
	Debtor		)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	Al	MOUNT OF CLAIM
United Collection Bureau 5620 Southwyck Blvd Toledo, OH 43614			02/06/2006 - Goods Purchased					367.00
ACCOUNT NO.  Prestige Orthodontics 1112 S Washington St Naperville, IL 60540			08/02/2007 - Medical Treatment - Ortho Care for Son					2,394.00
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. 3 of 3 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims	eets attac	hed			Subti	otal >	\$	2,761.00
						s	11,055.00	

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Debtor	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A 22B or 22C

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
Single	RELATIONSHIP(S): Thomas Ross & Tone	AGE(S): 18 & 8			
Employment:	DEBTOR	SPOUSE			
Occupation Com	mercial Underwriter				
Name of Employer	Liberty Mutual Insurance Company		***************************************		
rion long omployed	1 voor				
Address of Employe	ег				
100 Liberty Way Dover, NH 0382					
20101. 1111 00.02					
	of average or projected monthly income at time	DEBTOR	SPOUSE		
case fi	iled)	+ F.000.00			
Monthly gross was	es, salary, and commissions	\$ <u>5,288.00</u>	\$		
(Prorate if not pa	id monthly)	\$ 0.00	S		
Estimate monthly of	overtime		<u> </u>		
SUBTOTAL					
SOBIOTAL		\$5,288.00	\$		
LESS PAYROLL I					
a. Payroll taxes and	d social security	<u>\$ 748.00</u>	\$		
b. Insurance c. Union dues		\$ 260.00 \$ 0.00	<b>\$</b>		
d. Other (Specify):	401 K Loan	\$ 45.00	\$		
	AYROLL DEDUCTIONS		<u> </u>		
	TANGED DED COTTONS	\$ <u>1,053.00</u>	<u> </u>		
TOTAL NET MON	ITHLY TAKE HOME PAY	<b>\$4,235.00</b>	<b>s</b>		
	m operation of business or profession or farm	<b>s</b> 0.00	<b>s</b>		
(Attach detailed s Income from real pr		\$ 0.00	\$		
Interest and dividen		<b>s</b> 0.00	····-		
	ance or support payments payable to the debtor for		\$		
the debtor's use	or that of dependents listed above	\$250.00	<u> </u>		
	government assistance				
(Specify): Pension or retiremate	ent income	s0.00	<b>s</b>		
Other monthly inco		\$0.00	\$		
		<b>s</b> 0.00	<b>\$</b>		
SUBTOTAL OF L	INES 7 THROUGH 13	<b>\$250.00</b>	\$		
AVERAGE MONT	THLY INCOME (Add amounts on lines 6 and 14)	s4,485.00	<u>s</u>		
COMBINED AVE	RAGE MONTHLY INCOME: (Combine column	544	8.5		
als from line 15)			of Schedules and, if applicable,		
•		on Statistical Summary of	f Certain Liabilities and Related Data		
Dogosika oma i			· ·		
Describe any increa	ase or decrease in income reasonably anticipated to	occur within the year follo	owing the filing of this document:		

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Debtor	(if known)

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# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expe	nditures labele	ed "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	•	2,180.00
a. Are real estate taxes included? Yes No	Ψ.	
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	s	50.00
b. Water and sewer	3	40.00
c. Telephone	s	38.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	200.00
5. Clothing	S	60.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	S	0.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10.Charitable contributions	\$	30.00
11.Insurance (not deducted from wages or included in home mortgage payments)	•	
a. Homeowner's or renter's	\$_	90.00
b. Life	\$	60.00
c. Health	\$	0.00
d. Auto	\$_	65.00
e. Other	\$_	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	250.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	•_	
a. Auto	s	290.00
b. Other	s	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	s	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	s	0.00
17. Other	\$	0.00
<ol> <li>AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</li> </ol>	<u>s</u>	3,493.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
My son will pay the \$290 monthly auto payment for his vehicle (2006 chevy malibu)		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,485.00
b. Average monthly expenses from Line 18 above	\$	3,243.00
c. Monthly net income (a. minus b.)	s	1,242.00

B 7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Debtor (if known)	In re: Ross, Ingrid	Case No. (if known)
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### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$44,110.00 2008 Employment Income YTD \$75,682 & \$60,709 - 2007 & 2006 Adjusted Gross Income

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$3,000.00

annual child support for daughter

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT

STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

TRANSFERS

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

**AMOUNT** STILL OWING 3

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None Z

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

COURT OR AGENCY

STATUS OR DISPOSITION

NATURE OF PROCEEDING

AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**  DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

Greenpath Inc. 5306 Avenue of the Cities 7/1/2008 Moline, IZ 61265

Counseling Fee

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

 $\mathbf{V}$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts

Non

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF BANK OR

OTHER DEPOSITORY

NAMES AND ADDRESSES

OF THOSE WITH ACCESS

TO BOX OR DEPOSITORY

DESCRIPTION

OF CONTENTS DATE OF TRANSFER OR SURRENDER,

6

IF ANY

### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

532 S Wynbrooke Rd Romeoville, IL 60446

Ingrid Ross

05/2005-07/2006

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

Nope V b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

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executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

(ITIN)/ COMPLETE EIN

None ✓ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, expl		
	NAME		ADDRESS
None	financial statement was issued by the	litors and other parties, including medicated the debtor within two years immediated	ercantile and trade agencies, to whom a sely preceding the commencement of this case.
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	<ul> <li>a. List the dates of the last two invertaking of each inventory, and the dol</li> </ul>	ntories taken of your property, the n lar amount and basis of each invent	ame of the person who supervised the ory.
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the p in a., above.	erson having possession of the reco	rds of each of the inventories reported
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
<u></u>	21 . Current Partners, Officers, Dir	rectors and Shareholders	
None	<ul> <li>a. If the debtor is a partnership, l partnership.</li> </ul>	list the nature and percentage of par	tnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None	<ul> <li>b. If the debtor is a corporation directly or indirectly owns, contro corporation.</li> </ul>	n, list all officers and directors of the ols, or holds 5 percent or more of th	
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

13

### 22. Former partners, officers, directors and shareholders

None Z a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

**NAME** 

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

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11

[If completed by an individual or individual and spou	se]	
I declare under penalty of perjury that I have read the and any attachments thereto and that they are true and	answers contained correct.	l in the foregoing statement of financial affairs
Date 6/30/08	Signature of Debtor	DioRos
Date	Signature of Joint Debtor (if any)	
[If completed on behalf of a partnership or corporation]  I declare under penalty of perjury that I have read the answers conthereto and that they are true and correct to the best of my knowle	stained in the foregoin	ng statement of financial affairs and any attachments belief.
Date	Signature	
	Print Name and Title	
[An individual signing on behalf of a partnership or con	oration must indicate	position or relationship to debtor.]
continuation	sheets attached	
Penalty for making a false statement: Fine of up to \$500,000 or in	spriso <del>une</del> nt for up to 5	years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTORNEY I	BANKRUPTCY PE	ITTION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition prepared compensation and have provided the debtor with a copy of this document and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U petition preparers, I have given the debtor notice of the maximum amount beforthe debtor, as required by that section.	the notices and inform (S.C. & 110/b) setting	nation required under 11 U.S.C. §§ 110(b), 110(h), and
_ N/A		
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Securi	ty No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if responsible person, or partner who signs this document.	any), address, and so	cial-security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer	Date	
Names and Social-Security numbers of all other individuals who prepared or as not an individual:	sisted in preparing thi	s document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankrupicy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.